

Information to identify the case:

Debtor 1	<u>Miles M. Newton</u>	Social Security number or ITIN	xxx-xx-4782
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-21955-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Miles M. Newton

1/4/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Miles M. Newton
Debtor

Case No. 22-21955-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 04, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2023:

Recip ID	Recipient Name and Address
db	+ Miles M. Newton, 615 Hickory Drive, Aliquippa, PA 15001-1133
15520021	+ Clearview Fcu/a-k Vall, 8805 University Blvd, Coraopolis, PA 15108-4212
15520022	+ Clearview Fcu/a-k Vall, Attn: Bankruptcy, 8805 University Blvd, Moon Twp, PA 15108-4212

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 05 2023 04:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 05 2023 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 05 2023 04:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 05 2023 00:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jan 05 2023 00:03:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: RECOVERYCORP.COM	Jan 05 2023 04:59:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15520011	+ EDI: BANKAMER.COM	Jan 05 2023 04:59:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15520013	+ EDI: BANKAMER.COM	Jan 05 2023 04:59:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15520017	+ EDI: CITICORP.COM	Jan 05 2023 04:59:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15520019	+ EDI: CITICORP.COM	Jan 05 2023 04:59:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15520024	+ EDI: CITICORP.COM	Jan 05 2023 04:59:00	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
15520023	+ EDI: CITICORP.COM	Jan 05 2023 04:59:00	Costco Citi Card, Po Box 6190, Sioux Falls, SD 57117-6190
15520016	EDI: JPMORGANCHASE	Jan 05 2023 04:59:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15520015	EDI: JPMORGANCHASE		

District/off: 0315-2

User: admin

Page 2 of 3

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		Jan 05 2023 04:59:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15520026	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 05 2023 00:03:00	LoanCare. LLC, Attn: Consumer Solutions Dept, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15520025	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 05 2023 00:03:00	LoanCare. LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15520027	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 05 2023 00:03:00	Santander Consumer USA, Po Box 961212, Fort Worth, TX 76161-0212
15520029	+ Email/Text: servicing@svcfm.com	Jan 05 2023 00:03:00	Service Finance Company, Attn: Bankruptcy, 555 S Federal Highway, Boca Raton, FL 33432-6033
15520028	+ Email/Text: servicing@svcfm.com	Jan 05 2023 00:03:00	Service Finance Company, 555 S Federal Highway, Boca Raton, FL 33432-6033
15520031	+ EDI: RMSC.COM	Jan 05 2023 04:59:00	Synco/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15520030	+ EDI: RMSC.COM	Jan 05 2023 04:59:00	Synco/Levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
15520575	+ EDI: RMSC.COM	Jan 05 2023 04:59:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15520033	+ EDI: RMSC.COM	Jan 05 2023 04:59:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15520032	+ EDI: RMSC.COM	Jan 05 2023 04:59:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15520035	+ EDI: RMSC.COM	Jan 05 2023 04:59:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15520034	+ EDI: RMSC.COM	Jan 05 2023 04:59:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
15520012	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15520014	*+	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15520018	*+	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15520020	*+	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: admin

Page 3 of 3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfcbis.com
Kenneth Steidl	on behalf of Debtor Miles M. Newton julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5